

Information to identify the case:

Debtor 1:	Arjun P Sidhu	Social Security number or ITIN: xxx-xx-1761
	First Name    Middle Name    Last Name	EIN: -----
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: ----- EIN: -----
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 7 11/28/22
Case number:	22-13712	

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Arjun P Sidhu	
2. All other names used in the last 8 years		
3. Address	230 Niagara Drive Volo, IL 60073	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: <a href="mailto:cutlerfilings@gmail.com">cutlerfilings@gmail.com</a>
5. Bankruptcy trustee Name and address	Ilene F Goldstein ESQ Law Offices of Ilene F. Goldstein 950 Skokie Blvd Ste 211 Northbrook, IL 60062	Contact phone 847-562-9595 Email: <a href="mailto:ifgcourt@aol.com">ifgcourt@aol.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 11/29/22
<b>7. Meeting of creditors</b>	<b>January 12, 2023 at 01:00 PM</b>	Location:  <b>Appear by Video. See details at <a href="http://www.justice.gov/ust/file/ILN.pdf/download">www.justice.gov/ust/file/ILN.pdf/download</a>.</b>
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>
<b>8. Presumption of abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 3/13/23
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
<b>11. Creditors with a foreign address</b>		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>12. Exempt property</b>		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:

Arjun P Sidhu

Debtor

Case No. 22-13712-ABG

Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin

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Date Rcvd: Nov 29, 2022

Form ID: 309A

Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Arjun P Sidhu, 230 Niagara Drive, Volo, IL 60073-5927
tr	+ Ilene F Goldstein, ESQ, Law Offices of Ilene F. Goldstein, 950 Skokie Blvd, Ste 211, Northbrook, IL 60062-4017
30010463	+ Cinch Auto Finance, Attn: Bankruptcy, 10400 Old Alabama Connector Rd . Ste 100, Alpharetta, GA 30022-8270
30010464	Conduent/ACS, Conduet shut down operation 9/1/19, loans transferred to other servicers, Utica, NY 13504
30010468	Kohl's, PO Box, Milwaukee, WI 53201

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: cutlerfilings@gmail.com	Nov 29 2022 22:53:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
30010459	+ Email/Text: backoffice@affirm.com	Nov 29 2022 22:55:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
30010460	+ EDI: BANKAMER.COM	Nov 30 2022 03:43:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
30010461	EDI: BANKAMER.COM	Nov 30 2022 03:43:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Po Box 26012, Greensboro, NC 27420
30010462	+ EDI: CAPITALONE.COM	Nov 30 2022 03:43:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
30010465	+ EDI: DAIMLERTRUCK	Nov 30 2022 03:43:00	Daimler Financial, 8430 W Bryn Mawr Ave, Chicago, IL 60631-3473
30010466	Email/Text: rev.bankruptcy@illinois.gov	Nov 29 2022 22:54:00	Illinois Department of Revenue, PO Box 19035, Springfield, IL 62794-9035
30010467	+ EDI: IRS.COM	Nov 30 2022 03:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
30010469	+ EDI: AGFINANCE.COM	Nov 30 2022 03:43:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
30010470	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 29 2022 22:54:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
30010471	Email/Text: bankruptcies@uplift.com	Nov 29 2022 22:53:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
30010472	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 29 2022 22:53:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 12

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0752-1

User: admin

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Date Rcvd: Nov 29, 2022

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preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 01, 2022

Signature: \_\_\_\_\_

/s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Arjun P Sidhu cutlerfilings@gmail.com r48280@notify.bestcase.com
Ilene F Goldstein, ESQ	ifgcourt@aol.com IL35@ecfcbis.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3